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Form 149

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

David D Douglas Autumn N Douglas Debtor(s)

Bankruptcy Case No.: 20-70304-JAD Issued Per 8/14/2020 Proceeding Chapter: 13 Docket No.: 33 – 19

Concil. Conf.: December 17, 2020 at 01:30 PM

ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. Only those provisions which are checked below apply to this case:

- For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months. ✓ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on Dec. 17, 2020 at 01:30 PM, in remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- □ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- C. Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. $\S1322(b)(2)$, nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

<u>Jeffery A. Deller</u> United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Dated: August 14, 2020

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United States Bankruptcy Court
Western District of Pennsylvania

In re:
David D Douglas
Autumn N Douglas
Debtors

Case No. 20-70304-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: msch Page 1 of 2 Date Rcvd: Aug 14, 2020 Form ID: 149 Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 16, 2020.
                  +David D Douglas, Autumn N Douglas, 266 France St,
db/jdb
                                                                                        Sproul, PA 16682-8106
                  +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
+Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
15254564
15254565
                  Ashley Furniture, c/o Resurgent Capital Services, PA Box 10857, Greenville, SC 290+Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
15264753
                                                                                                          Greenville, SC 29603
15274073
                  +Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

+Collection Service Cen, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252

+Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940

+ECMC, PO BOX 16408, St Paul, MN 55116-0408
15254568
15254569
15254571
15260686
                  +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
15265385
                  444 Liberty Avenue, Pittsburgh, PA 15222-1225
+First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
+Nason Medical Center, 105 Nason Drive, Roaring Spring, PA 16673-1202
+Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
15254577
15254579
15254581
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
15257849
                    E-mail/PDF: resurgentbknotifications@resurgent.com Aug 15 2020 04:33:20
                     Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
                     Greenville, SC 29603-0587
15254566
                    E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2020 04:34:02
                                                                                                                Capital One,
                     15000 Capital One Dr, Richmond, VA 23238
15274073
                   +E-mail/Text: BKBCNMAIL@carringtonms.com Aug 15 2020 04:25:59
                     Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
                  +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 15 2020 04:26:19
15254570
                                                                                                         Comenitybk/vcf,
                     Po Box 182789, Columbus, OH 43218-2789
                   +E-mail/Text: bdsupport@creditmanagementcompany.com Aug 15 2020 04:27:13
15254572
                     Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
                  +E-mail/Text: electronicbkydocs@nelnet.net Aug 15 2020 04:26:58
                                                                                                     Dept Of Education/neln,
15254573
                     121 S 13th St, Lincoln, NE 68508-1904
                  +E-mail/Text: mrdiscen@discover.com Aug 15 2020 04:26:03
15254574
                                                                                              Discover Fin Svcs Llc.
                     Po Box 15316, Wilmington, DE 19850-5316
                  +E-mail/Text: bankruptcynotice@fcbanking.com Aug 15 2020 04:26:09
15254575
                                                                                                         First Commonwealth Ban.
                     601 Philadelphia St, Indiana, PA 15701-3952
15254576
                  +E-mail/Text: bankruptcynotice@fcbanking.com Aug 15 2020 04:26:09
                                                                                                        First Commonwealth Bank,
                     601 Philadelphia St, Indiana, PA 15701-3952
15254578
                   +E-mail/Text: GenesisFS@ebn.phinsolutions.com Aug 15 2020 04:27:37
                                                                                                          Gbs/first Electronic B,
                     Po Box 4499, Beaverton, OR 97076-4499
                    E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 15 2020 04:32:21
15254567
                     Po Box 24696, Columbus, OH 43224
15264767
                   +E-mail/Text: bankruptcydpt@mcmcg.com Aug 15 2020 04:26:52
                                                                                                 Midland Funding,
                     2365 Northside Dr Ste 30, San Diego, CA 92108-2709
                  +E-mail/Text: bankruptcydpt@mcmcg.com Aug 15 2020 04:26:52
15266106
                                                                                                Midland Funding LLC,
                  Po Box 2011, Warren MI 48090-2011
+E-mail/Text: bnc-quantum@quantum3group.com Aug 15 2020 04:26:25
15264770
                                                                                                         Ouantum3, PO Box 788,
                     Kirkland, WA 98083-0788
15257080
                    E-mail/Text: bnc-quantum@quantum3group.com Aug 15 2020 04:26:26
                                                              Sadino Funding LLC, PO Box 788,
                     Quantum3 Group LLC as agent for,
                  Kirkland, WA 98083-0788
+E-mail/PDF: gecsedi@recoverycorp.com Aug 15 2020 04:33:54
15254582
                                                                                                 Syncb/dks, Po Box 965005,
                     Orlando, FL 32896-5005
                                                                                                                  TOTAL: 16
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
cr
cr*
                   +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
                     444 Liberty Avenue, Pittsburgh, PA 15222-1225
                   +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
                  +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
15264752*
15264754*
                 ++CAPITAL ONE,
                  (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238) +Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 +Collection Service Cen, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
15264756*
15264757*
                  +Comenitybk/vcf, Po Box 182789, Columbus, OH 43218-2789
15264758*
                  +Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
+Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15264759*
15264760*
                  +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904

+Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

+First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952

+First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363

+Gbs/first Electronic B, Po Box 4499, Beaverton, OR 97076-4499
15264761*
15264762*
15264763*
15264764*
15264765*
15264766*
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District/off: 0315-7 User: msch Page 2 of 2 Date Royd: Aug 14, 2020 Form ID: 149 Total Noticed: 28

***** BYPASSED RECIPIENTS (continued) *****
++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 15264755* 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 (address filed with court: Chase Mtg, Po Box 24696, Columbus, OH 43224) +Nason Medical Center, 105 Nason Drive, Roaring Spring, PA 16673-1202 +Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282 +Syncb/dks, Po Box 965005, Orlando, FL 32896-5005 15264768* 15264769* 15264771* 15264772* Orlando, FL 32896-5005 ##+Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845 15254580 TOTALS: 1, * 20, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Gary W. Darr on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com JP MORGAN CHASE BANK, NATIONAL ASSOCIATION James Warmbrodt on behalf of Creditor bkgroup@kmllawgroup.com Lawrence W. Willis on behalf of Joint Debtor Autumn N Douglas ecf@westernpabankruptcy.com,

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis on behalf of Debtor David D Douglas ecf@westernpabankruptcy.com, urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7